

Report No. 330
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2004
(In thousands of Dollars)

Assets	87 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$235,133	\$76	\$134,588	\$369,797	
Interest-bearing balances	\$44,287	\$982	\$627	\$45,896	
Securities	\$1,546,465	\$887	\$226,545	\$1,773,897	
Federal funds sold and securities purchased/agreements to sell	\$65,378		\$209,085	\$274,463	
Loans & lease financing receivables:					
Loans & leases held for sale	\$12,209			\$12,209	
Loans & leases net of unearned income	\$5,672,938		\$1,445,247	\$7,118,185	
Less: Allowance for loan & lease losses	<u>\$85,471</u>		<u>\$26,955</u>	<u>\$112,426</u>	
Loans & leases, unearned income, allowances & reserve	\$5,587,467		\$1,418,292	\$7,005,759	
Trading Assets		\$244		\$244	
Premises & fixed assets (including capitalized leases)	\$130,708	\$83	\$2,065	\$132,856	
Other real estate owned	\$3,925		\$1,504	\$5,429	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,699			\$1,699	
Intangible assets	\$36,950	\$33	\$232	\$37,215	
Goodwill	\$27,338			\$27,338	
Other Intangible assets	\$9,612	\$33	\$232	\$9,877	
Other assets	<u>\$197,510</u>	<u>\$28</u>	<u>\$47,571</u>	\$245,109	
Total Assets	<u>\$7,861,731</u>	<u>\$2,333</u>	<u>\$2,040,509</u>	<u>\$9,904,573</u>	
Liabilities					
Deposits:					
In domestic offices	\$6,370,871		\$1,229,448	\$7,600,319	
Noninterest-bearing	\$776,663		\$175,373	\$952,036	
Interest-bearing	<u>\$5,594,208</u>		<u>\$1,054,075</u>	<u>\$6,648,283</u>	
Federal funds purch & secur sold under agreements to repurchase	\$184,938		\$92,830	\$277,768	
Trading Liabilities					
Other borrowed money	\$482,656		\$549,280	\$1,031,936	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$62,976</u>	<u>\$147</u>	<u>\$15,804</u>	<u>\$78,927</u>	
Total Liabilities	\$7,101,441	\$147	\$1,887,362	\$8,988,950	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$35,561	\$662	\$2,000	\$38,223	
Surplus	\$389,495	\$663	\$42,000	\$432,158	
Retained earnings	\$328,166	\$861	\$110,947	\$439,974	
Accumulated other comprehensive income	\$6,568		(\$1,800)	\$4,768	
Other equity capital components					
Total Equity Capital	<u>\$760,290</u>	<u>\$2,186</u>	<u>\$153,147</u>	<u>\$915,623</u>	
Total Liabilities and Equity Capital	<u>\$7,861,731</u>	<u>\$2,333</u>	<u>\$2,040,509</u>	<u>\$9,904,573</u>	
Average Ratios of State Banking Institutions	9/30/2004	6/30/2004	3/31/2004	12/31/2003	9/30/2003
Total Capital/Reserves to Total Assets	10.14%	10.09%	10.05%	10.06%	10.17%
Total Capital to Total Deposits	11.93%	11.51%	11.57%	11.59%	11.74%
Total Loans to Total Assets	71.38%	70.35%	68.75%	67.44%	69.50%
Loan Valuation Res to Total Loans (Gross)	1.51%	1.55%	1.65%	1.62%	1.63%
Total Loans to Total Deposits	89.04%	86.86%	80.21%	81.47%	82.25%
Return on Assets (Annualized)	1.21%	1.19%	1.16%	1.14%	1.21%
Increase in Deposits 9-30-03 to 9-30-04	7.20%				
Increase in Loans 9-30-03 to 9-30-04	13.23%				
Increase in Total Assets 9-30-03 to 9-30-04	10.31%				